

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Bertram Joseph Elliott
Charlotte Jean Elliott
Debtors

Case No. 19-03514-HWV
Chapter 7

District/off: 0314-1
Date Rcvd: Mar 10, 2021

User: AutoDocke
Form ID: 309A

Page 1 of 4
Total Noticed: 73

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Bertram Joseph Elliott, Charlotte Jean Elliott, 3784 Baltimore Pike, Hanover, PA 17331-9695
aty	+ Danielle Boyle-Ebersole, Orlans PC, 200 Eagle Road, Suite 120, Wayne, PA 19087-3115
aty	+ James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty	+ Mario J. Hanyon, Brock & Scott, PLLC, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
aty	+ Thomas Song, Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard, Suite 1400, Suite 1400 Philadelphia, PA 19103-1814
aty	+ William E. Craig, Morton & Craig LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
tr	+ Steven M. Carr (Trustee), Ream Carr Markey Woloshin & Hunter LLP, 119 East Market Street, York, PA 17401-1221
cr	+ SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
5236365	Crown Asset Management, LLC, c/o Pressler, Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054-5020
5236367	Fifth Third, 1797 NE Expressway, Atlanta, GA 30329
5236368	Fingerhut, P.O. Box 70281, Philadelphia, PA 19176-0281
5257649	+ Greensky, LLC/Home Depot Loan Services, 1797 North East Expressway, Suite 100, Atlanta, GA 30329-2451
5236369	+ Justice Jeffrey A. Sneeringer, 20 Wayne Avenue, Suite 2, Hanover, PA 17331-3340
5236371	++++ LAW OFFICES OF SHAWN A. GOLDFADEN, 215 WASHINGTON AVE STE 707, TOWSON MD 21204-4749 address filed with court:, Law Offices of Shawn A. Goldfaden, 29 West Susquehanna Avenue, Suite 707, Towson, MD 21204
5274231	+ MEB Loan Trust IV, Serviced by Select Portfolio Servicing, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
5274232	+ MEB Loan Trust IV, Serviced by Select Portfolio Servicing, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, MEB Loan Trust IV 84119-3284
5236373	+ Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1238
5245113	+ Navient Solutions, LLC obo ECMC, PO BOX 16408, St Paul, MN 55116-0408
5237775	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
5236375	Nissan Motor Acceptance Corporation, P.O. Box 742658, Cincinnati, OH 45274-2658
5236376	Pressler, Felt & Warshaw LLP, c/o Ian Z. Winograd, Esquire, 7 Entin Road, Parsippany, NJ 07054-5020
5236379	++++ SHAWN A. GOLDFADEN, ESQUIRE, 215 WASHINGTON AVE STE 707, TOWSON MD 21204-4749 address filed with court:, Shawn A. Goldfaden, Esquire, 29 West Susquehanna Avenue, Suite 707, Towson, MD 21204
5316783	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
5316784	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826, THE BANK OF NEW YORK MELLON FKA THE BANK, P.O. Box 10826 Greenville, SC 29603-0826
5236387	+ Travel Resorts of America, 1930 North Poplar Street, Southern Pines, NC 28387-7092
5381102	+ Wells Fargo Bank, N.A., c/o Mario Hanyon, Brock and Scott, PLLC Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: staff@tommillerlawoffice.com	Mar 10 2021 19:10:00	Thomas E. Miller, Law Offices of Thomas E. Miller, Esquire, 249 York Street, Hanover, PA 17331
ust	+ Email/Text: USTPRegion03.HA.EDF@USDOJ.GOV	Mar 10 2021 19:10:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	+ EDI: PRA.COM	Mar 10 2021 23:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5236358	Email/Text: bankruptcygroup@apgfcu.com	Mar 10 2021 19:10:00	APGFCU, P.O. Box 1176, Aberdeen, MD 21001-6176
5236356	Email/Text: bankruptcygroup@apgfcu.com	Mar 10 2021 19:10:00	Aberdeen Proving Ground, P.O. Box 1176, Aberdeen, MD 21001-6176
5236357	EDI: GMACFS.COM	Mar 10 2021 23:43:00	Ally, Payment Processing Center, Louisville, KY 40290-1951
5260179	EDI: GMACFS.COM	Mar 10 2021 23:43:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5258675	EDI: BANKAMER.COM	Mar 10 2021 23:43:00	Bank Of America, N.A., Bank Of America, PO Box 31785, Tampa, FL, 33631-3785
5236359	EDI: BANKAMER.COM	Mar 10 2021 23:43:00	Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
5236360	+ EDI: TSYS2.COM	Mar 10 2021 23:43:00	BarclayCard, P.O. Box 8803, Wilmington, DE 19899-8803
5236361	+ EDI: TSYS2.COM	Mar 10 2021 23:43:00	Barclays Bank Delaware, 100 South West Street, Wilmington, DE 19801-5015
5236362	+ EDI: WFFC.COM	Mar 10 2021 23:43:00	Bob's Discount Furniture, PO Box 14517, Des Moines, IA 50306-3517
5236363	EDI: CAPITALONE.COM	Mar 10 2021 23:43:00	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
5239113	EDI: CAPITALONE.COM	Mar 10 2021 23:43:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5258587	EDI: BL-BECKET.COM	Mar 10 2021 23:43:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5236364	+ EDI: WFNNB.COM	Mar 10 2021 23:43:00	Comenity, P.O. Box 182120, Columbus, OH 43218-2120
5242708	EDI: CBS7AVE	Mar 10 2021 23:43:00	Country Door, 1112 7th Avenue, Monroe, WI 53566-1364
5236366	EDI: DISCOVER.COM	Mar 10 2021 23:43:00	Discover Bank, P.O. Box 15316, Wilmington, DE 19850-5316
5237520	EDI: DISCOVER.COM	Mar 10 2021 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5262300	EDI: JEFFERSONCAP.COM	Mar 10 2021 23:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5236370	+ Email/Text: PBNCNotifications@perituservices.com	Mar 10 2021 19:10:00	Kohl's Payment Center, P.O. Box 3115, Milwaukee, WI 53201-3115
5236372	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 10 2021 19:09:31	LVNV Funding LLC, c/o Resurgent Capital Services LP, P.O. Box 1269, Greenville, SC 29602-1269
5238430	Email/PDF: resurgentbknotifications@resurgent.com	Mar 10 2021 19:09:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5260069	+ EDI: MID8.COM	Mar 10 2021 23:43:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5236374	+ EDI: NAVIENTFKASMSERV.COM	Mar 10 2021 23:43:00	Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
5263028	EDI: PRA.COM	Mar 10 2021 23:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5283246	EDI: Q3G.COM	Mar 10 2021 23:43:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788

5260634	EDI: Q3G.COM	Mar 10 2021 23:43:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
5283247	+ EDI: Q3G.COM	Mar 10 2021 23:43:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
5258775	EDI: Q3G.COM	Mar 10 2021 23:43:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
5236381	EDI: RMSC.COM	Mar 10 2021 23:43:00	SYNCB/Belk, PO Box 530940, Atlanta, GA 30353-0940
5236382	+ EDI: RMSC.COM	Mar 10 2021 23:43:00	SYNCB/Home Design, P.O. Box 965036, Orlando, FL 32896-5036
5236383	+ EDI: RMSC.COM	Mar 10 2021 23:43:00	SYNCB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
5236384	EDI: RMSC.COM	Mar 10 2021 23:43:00	SYNCB/Sam's Club, PO Box 965005, Orlando, FL 32896-5005
5236378	EDI: DRIV.COM	Mar 10 2021 23:43:00	Santander Consumer USA, P.O. Box 660633, Dallas, TX 75266-0633
5243327	+ EDI: DRIV.COM	Mar 10 2021 23:43:00	Santander Consumer USA Inc, P.O. Box 560284, Dallas, TX 75356-0284
5236377	+ EDI: DRIV.COM	Mar 10 2021 23:43:00	Santander Consumer USA Inc, PO Box 961245, Fort Worth, TX 76161-0244
5236380	EDI: CBSMASON	Mar 10 2021 23:43:00	Stoneberry, P.O. Box 2820, Monroe, WI 53566-8020
5245913	+ EDI: CBSMASON	Mar 10 2021 23:43:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5236676	+ EDI: RMSC.COM	Mar 10 2021 23:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5236385	EDI: RMSC.COM	Mar 10 2021 23:43:00	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
5236386	EDI: RMSC.COM	Mar 10 2021 23:43:00	Synchrony Networks, PO Box 965036, Orlando, FL 32896-5036
5258492	EDI: BANKAMER.COM	Mar 10 2021 23:43:00	The Bank of New York Mellon, et al, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
5244568	EDI: WFFC.COM	Mar 10 2021 23:43:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN, 55121-7700
5381103	+ EDI: WFFC.COM	Mar 10 2021 23:43:00	Wells Fargo Bank, N.A., 3476 Stateview Blvd, Fort Mill, South Carolina 29715-7200
5259091	EDI: WFFC.COM	Mar 10 2021 23:43:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5236388	EDI: WFFC.COM	Mar 10 2021 23:43:00	Wells Fargo Home Mortgage, P.O. Box 14411, Des Moines, IA 50306-3411

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

cr * Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
cr *+ Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
cr * THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
5243640 *+ Law Offices of Shawn A. Goldfaden, LLC, 215 Washington Avenue Ste 707, Towson, MD 21204-4749

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Danielle Boyle-Ebersole	on behalf of Creditor MEB Loan Trust IV c/o Select Portfolio Servicing Inc. dboyle-ebersole@orlans.com, pfranz@hoflawgroup.com
James Warmbrodt	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE Et Al... bkgroup@kmllawgroup.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank N.A. wbefc@brockandscott.com, mario.hanyon@brockandscott.com
Steven M. Carr (Trustee)	stevecarr8@comcast.net pa31@ecfcbs.com;debclick@comcast.net;julie.reamcarrllc@gmail.com
Thomas Song	on behalf of Creditor Wells Fargo Bank N.A. pamb@fedphe.com
Thomas E. Miller	on behalf of Debtor 2 Charlotte Jean Elliott staff@tommillerlawoffice.com
Thomas E. Miller	on behalf of Debtor 1 Bertram Joseph Elliott staff@tommillerlawoffice.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 10

Information to identify the case:

Debtor 1:	Bertram Joseph Elliott			Social Security number or ITIN: xxx-xx-2671
	First Name	Middle Name	Last Name	EIN: -----
Debtor 2:	Charlotte Jean Elliott			Social Security number or ITIN: xxx-xx-4650
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN: -----
United States Bankruptcy Court:	Middle District of Pennsylvania			Date case filed in chapter: 13 8/19/19
Case number:	1:19-bk-03514-HWV			Date case converted to chapter: 7 3/10/21

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/01/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Bertram Joseph Elliott	Charlotte Jean Elliott
2. All other names used in the last 8 years		
3. Address	3784 Baltimore Pike Hanover, PA 17331	3784 Baltimore Pike Hanover, PA 17331
4. Debtor's attorney Name and address	Thomas E. Miller Law Offices of Thomas E. Miller, Esquire 249 York Street Hanover, PA 17331	Contact phone 717-630-2811 Email: staff@tommillerlawoffice.com
5. Bankruptcy trustee Name and address	Steven M. Carr (Trustee) Ream Carr Markey Woloshin & Hunter LLP 119 East Market Street York, PA 17401	Contact phone 717 843-8968 Email: stevecarr8@comcast.net

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 3/10/21
7. Meeting of creditors	April 7, 2021 at 01:30 PM Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location: 341 meeting will be held telephonically, refer to the call-in instructions. *Valid photo identification and proof of social security number are required*
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion:• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 6/6/21
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	